

WHOLE LIFE PLUS
ILLUSTRATION OF VALUES
OF
THE FUNDING OF A RETIREMENT PLAN

VALUES PAGE: 3 DATE: 4/30/1992 FOR: RONALD GONDA

MALE AGE	TAX BRACKET	INITIAL PAYMENT	INITIAL DEATH BENEFIT
38	28.002	1,801	66,436

GROSS INTEREST RATE REQUIRED ON
A HYPOTHETICAL, TAXABLE AND NON-TAXABLE INVESTMENT
TO MATCH WHOLE LIFE PLUS POLICY VALUES OVER 40 YEARS.
(EXECUTIVE'S NET PAYMENTS USED AS THE HYPOTHETICAL INVESTMENT.)

	HYPOTHETICAL TAXABLE ALTERNATIVE	HYPOTHETICAL NON-TAXABLE ALTERNATIVE
TO MATCH CASH VALUE OF:	\$319,537	8.93%
TO MATCH DEATH BENEFIT OF:	\$416,661	10.29% 6.43% 7.41%

INCOME TAX CONSIDERATIONS

1. a. A HYPOTHETICAL TAXABLE INVESTMENT: Interest is taxed as earned.
b. A HYPOTHETICAL NON-TAXABLE INVESTMENT: Interest is tax exempt.
2. WHOLE LIFE PLUS:
 - a. Death Benefit including cash value component is income tax free.
 - b. Loans are income tax free.
 - c. Withdrawals and other non-loan policy cash flow up to cost basis (not in violation of IRC Section 7702) are income tax free.
 - d. Cash values shown assume most favorable combination of b and/or c.

*THIS ILLUSTRATION IS TO BE USED IN CONNECTION
WITH THE ATTACHED METROPOLITAN LIFE INSURANCE
COMPANY PROPOSAL SHOWING DETAILS, GUARANTEES
AND ASSUMPTIONS FOR WLP.

ALL YIELDS, INTEREST RATES AND TAX BRACKETS ARE ASSUMED AND ARE FOR ILLUSTRATIVE PURPOSES ONLY.

WHOLE LIFE PLUS (APP)

ILLUSTRATION OF VALUES

OF
THE FUNDING OF AN RETIREMENT PLAN

VALUES BASED ON THE METROPOLITAN LIFE INSURANCE COMPANY PROPOSAL

YEAR	NET PAYMENT	CASH VALUE	CASH INCREASE	CASH END YEAR	DEATH BENEFIT
1	1,801	516	516	66,436	
2	1,801	641	1,157	68,292	
3	1,801	1,398	2,555	70,176	
4	1,801	1,584	4,139	72,115	
5	1,801	1,723	5,862	74,155	
6	1,801	1,825	7,687	76,362	
7	1,801	1,987	9,674	78,703	
8	1,801	2,040	11,714	81,219	
9	1,801	2,314	14,028	83,960	
10	1,801	2,429	16,457	86,991	
11	0	810	17,267	85,606	
12	0	748	16,215	84,624	
13	0	1,217	15,432	84,171	
14	0	1,299	20,731	83,926	
15	0	1,386	22,117	83,877	
16	0	1,481	23,598	84,032	
17	0	1,652	25,250	84,397	
18	0	1,706	26,956	84,975	
19	0	1,897	28,853	85,777	
20	0	2,101	30,954	86,800	
		18,010			

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20 YEAR SUMMARY

CUM. PAYMENTS	16,010
CASH VALUE	30,954
DEATH BENEFIT	86,800

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YEAR	CUM. PAYMENT	CASH VALUE INCREASE*	YEAR-END CASH VALUE		DEATH BENEFIT
			(1)	(2)	
21	0	2,189	33,143	88,053	
22	0	2,428	35,571	99,562	
23	0	2,545	38,116	91,317	
24	0	2,804	40,920	93,325	
25	0	3,012	43,932	95,592	
26	0	3,235	47,167	98,129	
27	0	3,469	50,636	100,934	
28	0	3,800	54,436	104,147	
29	0	4,067	58,503	107,643	
30	0	4,350	62,853	111,427	
31	0	4,587	67,440	115,510	
32	0	4,972	72,412	119,903	
33	0	5,247	77,659	124,622	
34	0	5,674	83,333	129,687	
35	0	5,990	89,323	135,119	
36	0	6,324	95,647	140,637	
37	0	6,739	102,386	147,156	
38	0	7,108	109,494	153,787	
39	0	7,558	117,052	160,843	
40	0	7,965	125,017	168,332	
	18,010				

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40 YEAR SUMMARY

CUM. PAYMENTS	18,010
CASH VALUE	125,017
DEATH BENEFIT	168,332

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